

# Client Standard Review

**Household:**
**Unified Fire Authority VEBA**
**Period:**
**3/24/2022 to 7/10/2022**
**Financial Advisor:**
**HOWARD/HORNE/KUNZ**

## Account Summary

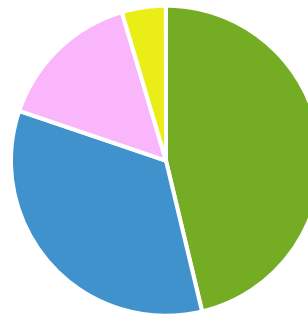
Account Name	Period Net Flows	Ending Market Value
Ufa Health And Welfare 11/20/2012 Anthony G Hill & Louis Riley, Trust, LPL, XXXX5105	\$332,721.41	\$5,245,039.85
<b>Total:</b>	<b>\$332,721.41</b>	<b>\$5,245,039.85</b>

## Account Type Allocation Overview



	Value	%
Trust	\$5,245,040	100.00 %
<b>Total:</b>	<b>\$5,245,040</b>	<b>100.00 %</b>

## Asset Category Allocation Overview



	Value	%
Equity	\$2,426,112	46.26 %
Fixed Income	\$1,780,999	33.96 %
Alternative	\$796,815	15.19 %
Money Market	\$241,113	4.60 %
<b>Total:</b>	<b>\$5,245,040</b>	<b>100.00 %</b>

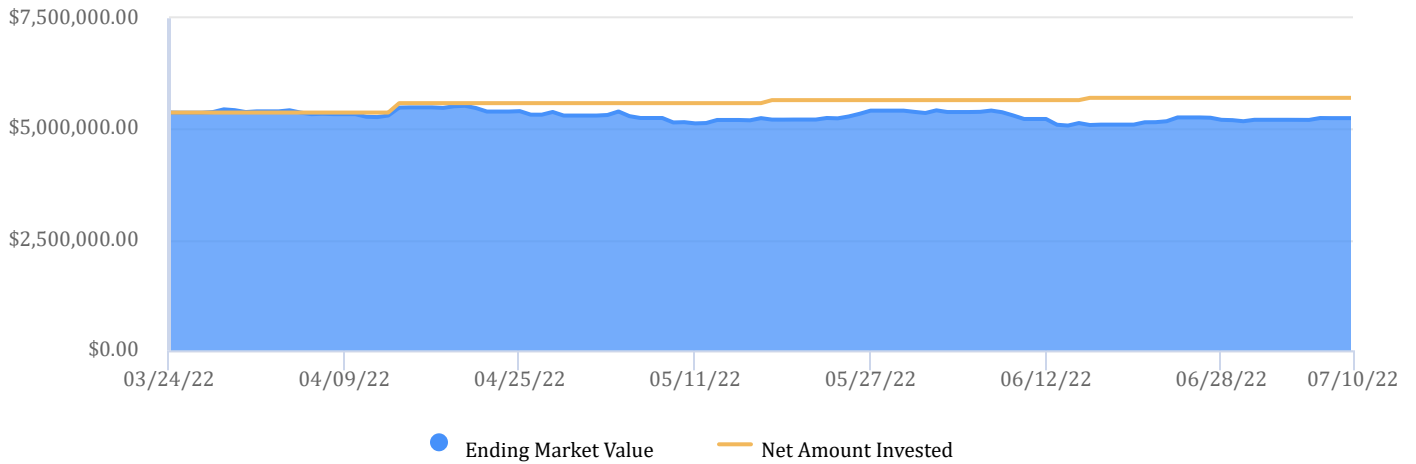
**Plan Success Ratio**

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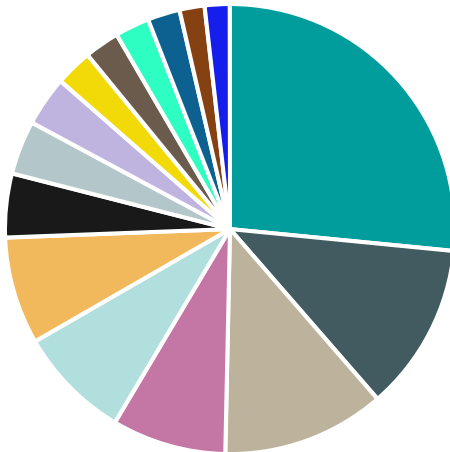
**Activity Summary**

	<b>Period</b>
	<b>3/24/2022 - 7/10/2022</b>
Beginning Market Value	\$5,370,772.40
Net Flows	\$332,721.41
Interest	\$3,165.43
Dividends	\$27,215.57
Capital Gains	N/A
Market Value Gains	-\$481,510.32
Ending Market Value	\$5,245,039.85
<b>Return (TWR Net)</b>	<b>-8.19 %</b>
<b>*Returns greater than 12 months are annualized</b>	
<b>Projected Income</b>	<b>\$103,257.60</b>

**Invested Value Comparison**



## Detailed Asset Allocation Overview



Asset Class	Asset Category	Allocation	Market Value
Large Cap	Equity	26.56 %	\$1,392,939.38
Taxable Bond Fund	Fixed Income	12.07 %	\$633,230.47
Preferred Shares	Fixed Income	11.70 %	\$613,798.79
Alternative - Market Neutral	Alternative	8.22 %	\$431,225.49
Foreign/Global Equity	Equity	8.13 %	\$426,490.88
Mid Cap	Equity	7.71 %	\$404,424.00
Cash Equivalent	Money Market	4.60 %	\$241,113.28
Small Cap	Equity	3.86 %	\$202,258.14
Municipal Bond/Muni Fund	Fixed Income	3.58 %	\$187,946.02
Multi Strategy	Alternative	2.66 %	\$139,379.34
Commodities/Nat Resources	Alternative	2.51 %	\$131,720.08
Corporate Bond	Fixed Income	2.47 %	\$129,787.50
Foreign/Global Bond	Fixed Income	2.32 %	\$121,713.83
CD	Fixed Income	1.80 %	\$94,522.50
Alternative - Equity Hedge	Alternative	1.80 %	\$94,490.15
<b>Totals:</b>		<b>100.00 %</b>	<b>\$5,245,039.85</b>

## Holding Details w/ Estimated Income

Security	Units	Price	Market Value	Percent of Assets	Est Annual Income	Current Yield
<b>Ufa Health And Welfare 11/20/2012 Anthony G Hill &amp; Louis Riley, Trust, LPL, XXXX5105, XXXX5105</b>						
iShares Core S&P Small-Cap ETF (IJR)	732.97	\$93.74	\$68,708.14	1.31 %	\$1,250.63	1.82 %
AB Large Cap Growth Fund Adv (APGYX)	1,949.81	\$74.57	\$145,397.03	2.77 %	\$0.00	0.00 %
Vanguard Value (VTV)	1,027.04	\$133.09	\$136,688.75	2.61 %	\$2,568.42	1.88 %
Vanguard Mid-Cap (VO)	999.85	\$202.55	\$202,519.21	3.86 %	\$2,289.35	1.13 %
iShares Gold Trust (IAU)	1,380.00	\$33.09	\$45,664.20	0.87 %	\$0.00	0.00 %
iShares Silver Trust ETF (SLV)	2,386.00	\$17.79	\$42,446.94	0.81 %	\$0.00	0.00 %
Calamos Market Neutral Income I (CMNIX)	24,615.74	\$13.59	\$334,527.93	6.38 %	\$1,119.52	0.33 %
Allspring Fds Core Bd Fd CI I (MBFIX)	4,314.33	\$11.43	\$49,312.78	0.94 %	\$553.86	1.12 %
iShares MSCI USA ESG Select (SUSA)	1,092.17	\$83.11	\$90,770.33	1.73 %	\$1,213.80	1.34 %
iShares Core S&P Total US Stock Market (ITOT)	4,251.13	\$86.37	\$367,170.10	7.00 %	\$5,660.70	1.54 %
DWS Enhanced Commodity Strategy Fund (SKIRX)	2,364.91	\$9.41	\$22,253.84	0.42 %	\$8,603.56	38.66 %
Bank Amer Corp Incm Cp Obg Nt 6.45% 12/15/66 (MER-PK)	3,922.22	\$25.87	\$101,467.91	1.93 %	\$6,324.58	6.23 %
BlackRock Event Driven Equity Instl (BILPX)	9,907.54	\$9.76	\$96,697.56	1.84 %	\$445.04	0.46 %
Bank of America Convertible 7.25% (BAC-PL)	81.52	\$1,212.00	\$98,798.60	1.88 %	\$5,909.98	5.98 %
Vanguard Mega Cap Growth (MGK)	719.07	\$191.70	\$137,845.53	2.63 %	\$565.33	0.41 %
iShares MSCI ACWI ex US Index (ACWX)	2,068.40	\$44.91	\$92,892.02	1.77 %	\$3,601.60	3.88 %
Goldman Sachs Absolute Return Tracker IR (GSRTX)	1,673.50	\$9.02	\$15,094.98	0.29 %	\$31.46	0.21 %
Goldman Sachs Absolute Return Tracker I (GJRTX)	13,582.99	\$9.15	\$124,284.36	2.37 %	\$255.36	0.21 %
iShares MSCI ACWI (ACWI)	1,075.41	\$85.45	\$91,893.87	1.75 %	\$2,081.04	2.26 %
American Mutual F2 (AMRFX)	2,916.30	\$48.59	\$141,702.87	2.70 %	\$2,698.45	1.90 %
American Funds New Perspective Fund Class F2 (ANWFX)	1,939.65	\$49.37	\$95,760.52	1.83 %	\$700.60	0.73 %
American New World F2 (NFFFX)	2,203.27	\$66.24	\$145,944.47	2.78 %	\$1,409.43	0.97 %
Wells Fargo Convertible 7.50% (WFC-PL)	81.26	\$1,234.88	\$100,340.17	1.91 %	\$6,094.13	6.07 %
AllianceBernstein Municipal Bond Inflation Strategy Adv (AUNYX)	9,427.13	\$10.61	\$100,021.89	1.91 %	\$1,349.97	1.35 %
AllianceBernstein High Income Municipal Adv (ABTYX)	8,255.79	\$10.65	\$87,924.13	1.68 %	\$3,059.85	3.48 %
Insured Cash Account (9999227)	241,113.28	\$1.00	\$241,113.28	4.60 %	\$0.00	0.00 %
Citigroup Cap XIII Float TR Pfd N 10/30/2040 (C-PN)	3,649.29	\$27.20	\$99,260.74	1.89 %	\$7,184.54	7.24 %
Janus Henderson Dev World Bond Fund Class I (HFAIX)	14,136.33	\$8.61	\$121,713.83	2.32 %	\$1,885.79	1.55 %
Putnam Ultra Short Duration Income Y (PSDYX)	24,630.98	\$9.99	\$246,063.53	4.69 %	\$972.85	0.40 %
iShares Edge MSCI Min Vol USA ETF (USMV)	1,343.05	\$71.48	\$96,001.00	1.83 %	\$1,378.43	1.44 %
Guggenheim Total Return Bond Fund I (GIBIX)	43.74	\$24.29	\$1,062.54	0.02 %	\$27.38	2.58 %
VanEck Morningstar Wide Moat Research (MOAT)	1,412.00	\$66.03	\$93,234.36	1.78 %	\$1,161.65	1.25 %
AB Select US Long/Short Fund CI Adv (ASYLX)	7,163.77	\$13.19	\$94,490.15	1.80 %	\$0.00	0.00 %
Zions Bancorp Var Perp Bonds 7.20% 12/31/2049 (989701BF3)	16,000.00	\$1.00	\$15,960.00	0.30 %	\$1,152.00	7.22 %
iShares MSCI USA Quality Factor ETF (QUAL)	789.06	\$115.53	\$91,159.64	1.74 %	\$1,285.41	1.41 %

Security	Units	Price	Market Value	Percent of Assets	Est Annual Income	Current Yield
<b>Ufa Health And Welfare 11/20/2012 Anthony G Hill &amp; Louis Riley, Trust, LPL, XXXX5105, XXXX5105</b>						
Morgan Stanley Dep Pfd E 7.125% Call 10/15/2023 (MS-PE)	3,786.44	\$26.15	\$99,015.41	1.89 %	\$5,058.42	5.11 %
First Trust Global Tactical Commodity Strategy (FTGC)	813.22	\$26.26	\$21,355.10	0.41 %	\$1,351.73	6.33 %
JP Morgan Chase & Co 6.75% 12/31/2049 (46625HJQ4)	15,000.00	\$1.00	\$15,045.00	0.29 %	\$1,012.50	6.73 %
Goldman Sachs Group Pfd K 6.375% Call 5/10/24 (GS-PK)	3,853.70	\$26.01	\$100,234.71	1.91 %	\$6,141.83	6.13 %
iShares Core Dividend Growth ETF (DGR0)	1,920.86	\$48.40	\$92,969.77	1.77 %	\$2,008.63	2.16 %
American Inflation Linked Bond F2 (BFIGX)	23,666.94	\$10.08	\$238,562.70	4.55 %	\$9,152.00	3.84 %
Bank Amer Corp Dep Shs Repstg 1 25Th Pfd Ser X Fixed To Fltg Rt Bd 6.25% 9/5/2099 (060505EH3)	15,000.00	\$0.98	\$14,681.25	0.28 %	\$937.50	6.39 %
John Hancock Multifactor Mid Cap ETF (JHMM)	4,465.93	\$45.21	\$201,904.79	3.85 %	\$1,117.42	0.55 %
JPMorgan Ultra-Short Income ETF (JPST)	1,963.01	\$50.04	\$98,228.92	1.87 %	\$591.95	0.60 %
Pacer Us Small Cap Cash Cows 100 ETF (CALF)	1,871.12	\$34.55	\$64,647.30	1.23 %	\$2,199.92	3.40 %
iShares ESG MSCI USA Small Cap ETF (ESML)	2,118.13	\$32.53	\$68,902.70	1.31 %	\$850.99	1.24 %
Barclays Bank Plc Eqty Lkd 0.00% 11/6/2023 (06746XR96)	75,000.00	\$1.32	\$98,782.50	1.88 %	\$0.00	-18.66 %
Hsbc Bank Usa Na Upside Partn Dept Lkd 0.00% 7/3/2023 (40434Y2D8)	75,000.00	\$1.26	\$94,522.50	1.80 %	\$0.00	-20.65 %
<b>Ufa Health And Welfare 11/20/2012 Anthony G Hill &amp; Louis Riley, Trust, LPL, XXXX5105 Total</b>			<b>\$5,245,039.85</b>	<b>100.00 %</b>	<b>\$103,257.60</b>	<b>1.24 %</b>
<b>Total</b>			<b>\$5,245,039.85</b>	<b>100.00 %</b>	<b>\$103,257.60</b>	<b>1.24 %</b>

## Report Data Disclaimer

For the above report, market values include accrued interest. Performance returns are Annualized and calculated using TWR, Net of Fees. Asset level returns are gross of fees.

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